

104/16

THIS INSTRUMENT PREPARED BY:
R. SHAN PADEN, Attorney at Law
Paden & Paden
Five Riverchase Ridge, Suite 100
Birmingham, Alabama 35244-2893

STATE OF ALABAMA
SHELBY COUNTY

DURABLE POWER OF ATTORNEY

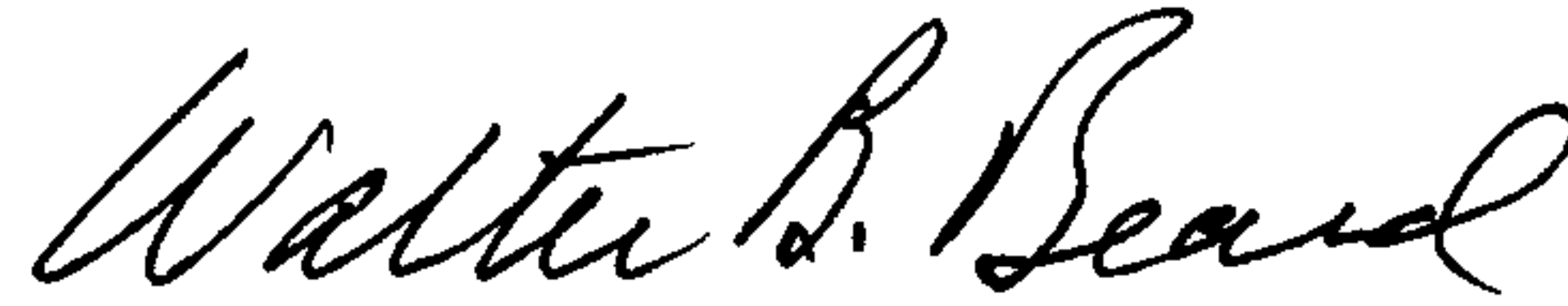
KNOW ALL MEN BY THESE PRESENTS, That I, the undersigned, WALTER B. BEARD, do hereby appoint BERTHA BEARD my lawful attorney-in-fact in all matters relating to the sale of our real estate located at LOT 7, SMOKEY RIDGE ESTATES, SHELBY County, Alabama, and described as follows:

LOT 7, ACCORDING TO THE SURVEY OF SMOKEY RIDGE ESTATES, AS RECORDED IN MAP BOOK 32, PAGE 78, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

I hereby specifically authorize BERTHA BEARD to execute on my behalf all papers necessary to complete the sale of the above property, including, but not limited to all waivers, contracts, deeds, disclosures, settlement statements and any other documents required to be executed by any Bank, Savings and Loan, Mortgage Company, Title Company or Realty Company in connection with any mortgage or contract and to do all acts and things as fully and effectually in all respects as I would do if present.

It is my intent that this Power of Attorney shall be a Durable Power of Attorney pursuant to Section 26-1-2 Code of Alabama 1975, as amended. This Power of Attorney shall not be affected by disability, incompetency or incapacity of the principals.

WITNESS my hand and seal this 30TH day of JANUARY, 2004

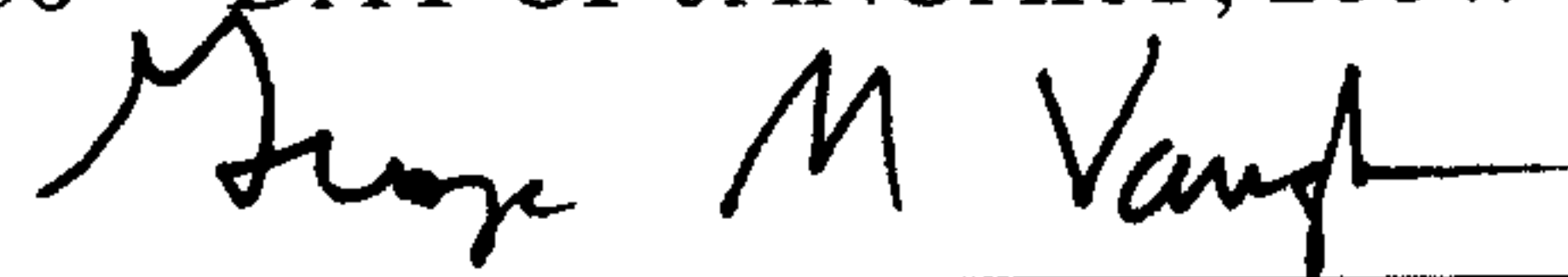


WALTER B. BEARD

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said County in said State, hereby certifies that WALTER B. BEARD, whose name is signed to the foregoing Durable Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of the Durable Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30TH DAY OF JANUARY, 2004.



Notary Public

My commission expires: 9.29.06